

**Fill in this information to identify the case:**

Debtor 1 Sandra Lee Ventrone

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of OH  
(State)

Case number 15-52886-amk

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Chalet Series III Trust

Court claim no. (if known): 5

Last 4 digits of any number you use to  
identify the debtor's account: 9722

Date of payment change:  
Must be at least 21 days after date 12 / 01 / 2020  
of this notice

New total payment: \$ 585.09  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 307.55 New escrow payment: \$ 200.91

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Sandra Lee Ventrone

First Name

Middle Name

Last Name

Case number (if known) 15-52886-amk

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti

Signature

Date 10/14/2020

Print:

Michelle Ghidotti

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger LLP.

Address

1920 Old Tustin Ave.

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949 ) 427 - 2010

Email

bknotifications@ghidottiberger.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836  
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: October 07, 2020

SANDRA L VENTRONE  
319 ELLEN AVE  
AKRON OH 44305

Loan:

Property Address:  
319 ELLEN AVENUE  
AKRON, OH 44305

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Nov 2019 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Dec 01, 2020:
Principal & Interest Pmt:		384.18	384.18
Escrow Payment:		307.55	200.91
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$691.73	\$585.09

Escrow Balance Calculation		Oct 01, 2020
Due Date:		Oct 01, 2020
Escrow Balance:		1,068.86
Anticipated Pmts to Escrow:		615.10
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$1,683.96

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,537.70	96.69
Nov 2019	307.55	307.55				1,845.25	404.24
Dec 2019	307.55	307.55				2,152.80	711.79
Jan 2020	307.55	307.55				2,460.35	1,019.34
Feb 2020	307.55	307.55	1,164.28	262.52	* County Tax	1,603.62	1,064.37
Mar 2020	307.55	307.55				1,911.17	1,371.92
Apr 2020	307.55	307.55				2,218.72	1,679.47
May 2020	307.55	307.55				2,526.27	1,987.02
Jun 2020	307.55	307.55				2,833.82	2,294.57
Jun 2020				871.36	* County Tax	2,833.82	1,423.21
Jun 2020				1,277.00	* Homeowners Policy	2,833.82	146.21
Jul 2020	307.55	307.55	1,362.00		* Homeowners Policy	1,779.37	453.76
Jul 2020			1,164.28		* County Tax	615.09	453.76
Aug 2020	307.55	307.55				922.64	761.31
Sep 2020	307.55	307.55				1,230.19	1,068.86
Oct 2020	307.55				*	1,537.74	1,068.86
					Anticipated Transactions	1,537.74	1,068.86
Oct 2020		307.55					1,376.41
Nov 2020		307.55					1,683.96
	\$3,690.60	\$3,998.15	\$3,690.56	\$2,410.88			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,690.56. Under Federal law, your lowest monthly balance should not have exceeded 615.09 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 615.09. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

Analysis Date: October 07, 2020

SANDRA L VENTRONE

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,683.96	1,205.41
Dec 2020	200.91			1,884.87	1,406.32
Jan 2021	200.91			2,085.78	1,607.23
Feb 2021	200.91	262.52	County Tax	2,024.17	1,545.62
Mar 2021	200.91			2,225.08	1,746.53
Apr 2021	200.91			2,425.99	1,947.44
May 2021	200.91			2,626.90	2,148.35
Jun 2021	200.91			2,827.81	2,349.26
Jul 2021	200.91	1,277.00	Homeowners Policy	1,751.72	1,273.17
Jul 2021		871.36	County Tax	880.36	401.81
Aug 2021	200.91			1,081.27	602.72
Sep 2021	200.91			1,282.18	803.63
Oct 2021	200.91			1,483.09	1,004.54
Nov 2021	200.91			1,684.00	1,205.45
	<u>\$2,410.92</u>	<u>\$2,410.88</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 401.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 401.81 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,683.96. Your starting balance (escrow balance required) according to this analysis should be \$1,205.41. This means you have a surplus of 478.55.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 2,410.88. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	200.91
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$200.91</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On October 14, 2020, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

**Robert W. Heydorn**

[bobheydorn@hotmail.com](mailto:bobheydorn@hotmail.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On October 14, 2020, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

***Debtor***

**Sandra Lee Ventrone**

319 Ellen Avenue

Akron, OH 44305

***Trustee***

**Keith Rucinski**

Chapter 13 Trustee

One Cascade Plaza Suite 2020

Akron, OH 44308

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May